

Information to identify the case:

Debtor 1	Kimberly Sue Watts First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-0417
Debtor 2 (Spouse, if filing)	Victoria Lynn Watts First Name Middle Name Last Name	EIN ----- Social Security number or ITIN xxx-xx-4502
United States Bankruptcy Court Eastern District of Michigan		EIN -----
Case number: 16-57281-mar		Date case filed for chapter 7 12/29/16

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

The court will dismiss this case without a hearing if the debtor(s) do not timely file all the required documents and if no request for a hearing on dismissal is filed within 21 days after the petition is filed. The Clerk will give notice of the hearing on dismissal only to the party requesting the hearing, the debtor and the trustee.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Kimberly Sue Watts	Victoria Lynn Watts
2. All other names used in the last 8 years		
3. Address	2324 Deerfield Ct. Westland, MI 48186	2324 Deerfield Ct. Westland, MI 48186
4. Debtor's attorney Name and address	John Robert Keyes 300 North Huron Street Ypsilanti, MI 48197	Contact phone: (734) 662-1590
5. Bankruptcy trustee Name and address	Stuart A. Gold 24901 Northwestern Highway Suite 444 Southfield, MI 48075	Contact phone: 248-350-8220

For more information, see page 2 >

6. Bankruptcy clerk's office	Address of the Bankruptcy Clerk's Office: 211 West Fort Street Detroit, MI 48226 <small>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or register online at www.pacer.gov.</small>	For the Court: Clerk of the Bankruptcy Court: Katherine B. Gullo Hours open: 8:30am–4:00pm Monday–Friday Date: 12/29/16
7. Meeting of creditors	February 2, 2017 at 10:00 AM	Location: 211 West Fort St., Room 315, Detroit, MI 48226
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). 	Filing deadline: 4/3/17
10. Proof of claim	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
11. Creditors with a foreign address	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or register online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court
Eastern District of Michigan

In re:
Kimberly Sue Watts
Victoria Lynn Watts
Debtors

Case No. 16-57281-mar
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0645-2

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 25

Date Rcvd: Dec 30, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2017.

db/jdb +Kimberly Sue Watts, Victoria Lynn Watts, 2324 Deerfield Ct., Westland, MI 48186-4622
24511788 +AMCOL Systems, Inc., Amcol Systems, Inc., Po Box 21625, Columbia, SC 29221-1625
24511787 Acceptance Now, Acceptance Now Customer Service, 501 Headquarters Dr, Plano, TX 75024
24511789 +Birch Hill Apartments, 332 S Hubbard Ct, Westland, MI 48186-7907
24511793 +Credence Resource Management, Po Box 2300, Southgate, MI 48195-4300
24511795 Equifax Credit Information Services, Inc, O.O. Box 740241, Atlanta, GA 30374
24511797 +Experian, P.O. Box 2002, Allen, TX 75013-2002
24511798 +Fed Loan Sevicing, Po Box 69184, Harrisburg, PA 17106-9184
24511799 +Gary E. Myers, 24110 Meadowbrook Rd. Suite 107, Novi, MI 48375-3406
24511809 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: ecf@robertkeyeslaw.com Dec 30 2016 22:03:24 John Robert Keyes,
300 North Huron Street, Ypsilanti, MI 48197

tr +E-mail/Text: trusteegold@glmpc.com Dec 30 2016 22:03:37 Stuart A. Gold,
24901 Northwestern Highway, Suite 444, Southfield, MI 48075-2204
24511790 +E-mail/Text: legalsc@cadillac-ar.com Dec 30 2016 22:03:30 CARM, Po Box 358,
Cadillac, MI 49601-0358
24511791 +Fax: 602-659-2196 Dec 30 2016 22:22:37 ChexSystems, Attn: Consumer Relations,
7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703
24511792 +EDI: CONVERGENT.COM Dec 30 2016 22:08:00 Convergent Outsourcing, Inc, Po Box 9004,
Renton, WA 98057-9004
24511794 +EDI: DCI.COM Dec 30 2016 22:08:00 Diversified Consultant, Dci, Po Box 551268,
Jacksonville, FL 32255-1268
24511794 +E-mail/Text: bankruptcynotices@dcicollect.com Dec 30 2016 22:03:52 Diversified Consultant,
Dci, Po Box 551268, Jacksonville, FL 32255-1268
24511796 +E-mail/Text: bknotice@erccollections.com Dec 30 2016 22:03:40 ERC/Enhanced Recovery Corp,
8014 Bayberry Rd, Jacksonville, FL 32256-7412
24511800 +EDI: IIC9.COM Dec 30 2016 22:08:00 IC Systems, Inc, 444 Highway 96 East,
St Paul, MN 55127-2557
24511801 EDI: IRS.COM Dec 30 2016 22:08:00 Internal Revenue Service, Insolvency Group 2,
880 Front Street, San Diego, CA 92101-8869
24511803 EDI: JEFFERSONCAP.COM Dec 30 2016 22:08:00 Jefferson Capital Systems, LLC, 16 Mcleland Rd,
Saint Cloud, MN 56303
24511804 +EDI: CBSKOHLS.COM Dec 30 2016 22:03:00 Kohls/Capital One, Po Box 3120,
Milwaukee, WI 53201-3120
24511805 +E-mail/Text: egssupportservices@egscorp.com Dec 30 2016 22:03:45
NCO Financial Systems, Inc., 507 Prudential Rd., Horsham, PA 19044-2368
24511806 EDI: RECOVERYCORP.COM Dec 30 2016 22:03:00 Recovery Management Systems Corporation,
25 S.E. Avenue, Suite 1120, Miami, FL 33131
24511807 +EDI: RMSC.COM Dec 30 2016 22:08:00 Synchrony Bank/Care Credit, Po Box 965064,
Orlando, FL 32896-5064
24511808 +E-mail/Text: crwkflw@firstdata.com Dec 30 2016 22:03:50 TeleCheck Services, Inc.,
5251 Westheimer, Houston, TX 77056-5499

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

24511802* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2017

Signature: /s/Joseph Speetjens

District/off: 0645-2

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 25

Date Rcvd: Dec 30, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2016 at the address(es) listed below:
NONE.

TOTAL: 0